



Griffin-Hammis Associates, LLC

## NAMHPAC 2008 CMHS Grantee Conference on the MH Block Grant

### ■ Making Self-Employment Work for People with Disabilities

■ May 20, 2008

Presented by: David Hammis, Senior Partner  
Griffin - Hammis Associates, LLC

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**Bowling Together: Social  
Capital & Belonging**

Center for Social Capital  
[www.centerforsocialcapital.org](http://www.centerforsocialcapital.org)



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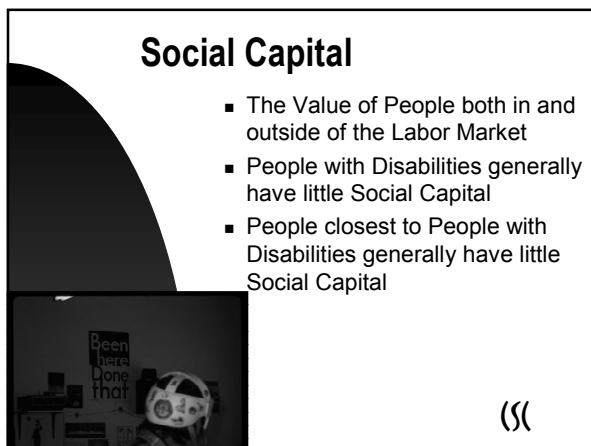
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
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**Social Capital**

- The Value of People both in and outside of the Labor Market
- People with Disabilities generally have little Social Capital
- People closest to People with Disabilities generally have little Social Capital



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## Social Capital & Belonging

- Scarcity Vs Abundance
- Social Capital is not used up through its use; it grows
- By being Kind to You, I do not "Use Up" my kindness. This Contradicts the more Brutal Templates of Capitalism



Putnam; Couto; Griffin




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## Social Capital & Belonging



- Dependence Vs Adventure
- The 2<sup>nd</sup> Poorest & Least Socially Affluent Group is Direct Service
- The Rising Tide Lifts all Boats

Putnam; Couto; Griffin




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Kagi Media has been a  
Digidesign Development Partner  
Since 2002



### About Kagi Media:



**Production Services:** Kagi Media is a producer of commercial, entertainment, corporate and instructional media. They have been producing media for over 10 years. They handle full-scale audio, video, writing and graphics authoring, production and consultation for OEM, co-branded and contracted media projects across industries and in any format.

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## Social Capital & Belonging

- The Broken Windows Syndrome: People with Disabilities have special (isolated) places to live; special (isolated) jobs in special (isolated) buildings; special (isolated) staff, special (isolated) recreation. It's ok for me to ignore them...



Putnam; Couto; Griffin; Giuliani




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## Social Capital & Belonging: Values Base

- Zero Exclusion
- Partial Participation
- Zero Instructional Inference
- Mutuality
- Interdependence



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## Social Capital & Belonging: Values Base

- We do not allow people to seem Incompetent
- We emphasize Contribution
- We go to Where the Dream Makes Sense



Griffin, Callahan, Gold, Hammis




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## Social Capital & Belonging: Civic Entrepreneurship

- Linking the Private Sector, the Public Sector, and the Governmental Sector
- Creating Communities of Economic Cooperation



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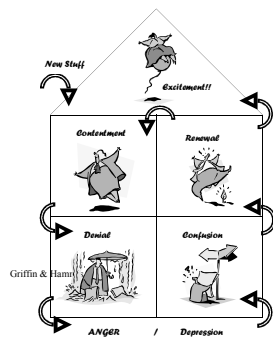
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## Social Capital & Belonging: How do we Change?




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## Social Capital & Belonging: The Plan

- "Luck is the residue of design."

Branch Rickey



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## Asset Development & Self-Employment

- PESS – Property Essential to Self-Support:
  - SI 01130.501 Essential Property Excluded Regardless of Value or Rate of Return
  - “Effective May 1, 1990, all liquid resources used in the operation of a trade or business are excluded as property essential to self-support. Obtain an individual's signed allegation that liquid resources are used in the trade or business.”

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
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## Social Capital & Belonging: Hanging Out with Intent

- Person Centered Planning Approaches
  - The Positive Profile
  - The Community Calendar
  - Get Tiffany a Job
  - Dinner Party Job Development
  - Sara Joins the Sewing Circle
  - Kevin gets a ride to Work

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# Creating the Community Calendar: Informal Associational Life (Community Exercise)

- Start at the Front Door
- Circle the Neighborhood and Beyond
- Inventory: People, Interesting Places, Jobs or Parts of Jobs, Things to do or that Need Doing
- Stop and Chat
- Ask for Help (The Majority of Americans Want to Help!)

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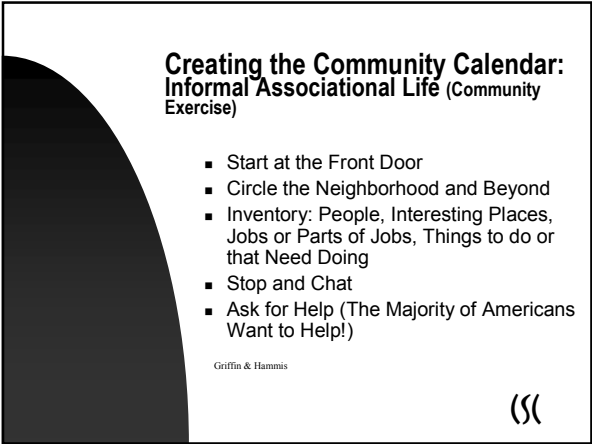



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- Griffin & Hammis
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[illegible]

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# Creating the Community Calendar: Informal Associational Life

- Poker Night
- Darts at the Corner Bar
- Neighborhood Pot Luck
- Scrap Booking
- Cruising
- Going to the Movies....

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# Creating the Community Calendar: Formal Associational Life

- Church
- Service Clubs
- Intramural Sports
- Health Clubs
- School/Classes
- Work....

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# Creating the Community Calendar: Associational Life



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### Creating the Community Calendar: Making it Real (Community Exercise)

- How do we find out about it?
- Where is it?
- How do we get there?
- How do we get in?
- What's needed to participate?
- Who can help?
- Who needs a partner?
- What will we say?
- When can we start?
- How much is too little activity? How much is too much?

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### Entrepreneurship, Self-Employment and Disabilities!

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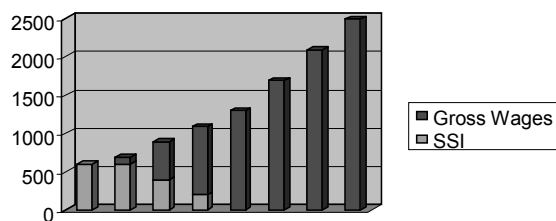
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**SSI & Gross Wages**



**2008 SSI FBR Single Person:** \$637 per month

**2008 SSI FBR (Married Couple):** \$904 per month

**2008 NY 1619(b) SSI/Medicaid Threshold:** \$46,636/year

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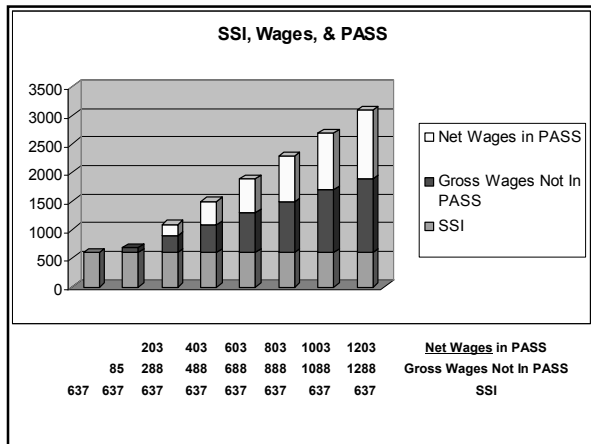
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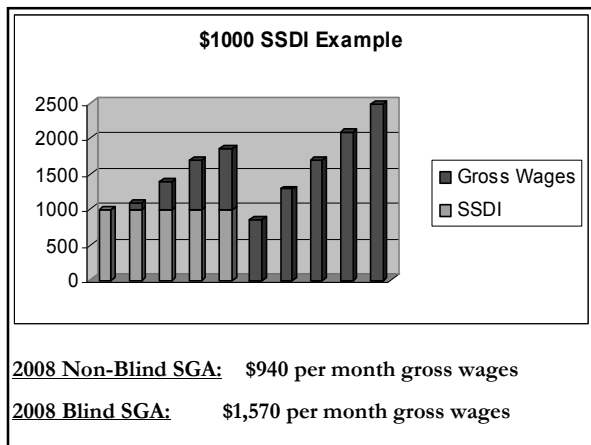
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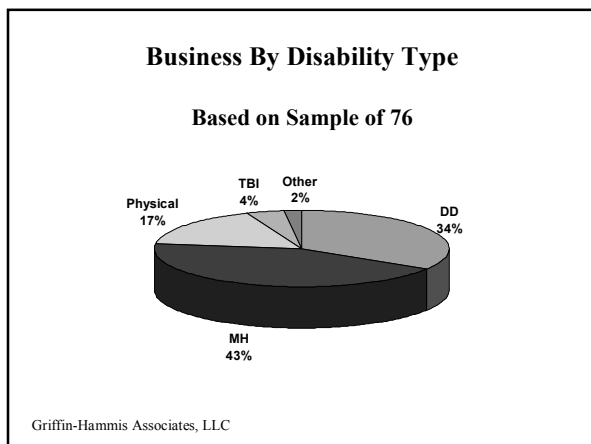
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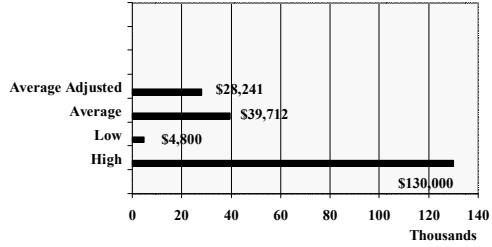
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## Gross Income

### 76 Business Sample



Average Gross Revenue: \$28,241 Omitting 1 \$900,000 Business

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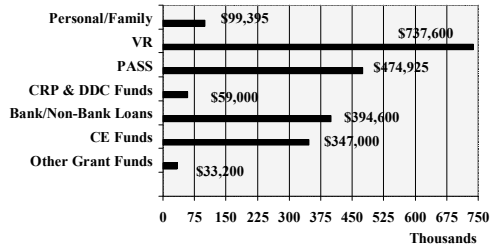
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## Individual Funding Sources



Sample 76 Businesses: Total Start-up Investment \$2,145,000

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## Exceeding \$2,000 in Liquid Assets

### ■ Glen – SSI only

Glen's stated goal was financial flexibility and owning his own home within 3 years of becoming wage or self-employed

- without losing Medicaid




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## Work Incentives & Self-Employment

- PESS – Property Essential to Self-Support - SSI
- Yearly Net Income Predicting & Averaging – SSI
- Net Income Reduced by 7.65% (1/2 of 15.3%) – SSI
- All other SSI Work Incentives (1619(a) & (b), PASS, BWE, IRWE, SEIE, GIE, EIE, EXR, \$1.00 SSI Check Reduction for \$2.00 Net, AFIA & TANF IDA's

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## Work Incentives & Self-Employment

- Unpaid Help - SSDI
- Unincurred Business Expenses - SSDI
- Net Income Reduced by 7.65% (1/2 of 15.3%) – SSDI
- (3) Tests for SGA (Unless Blind = Only 1 Test) - SSDI
- All other SSDI Work Incentives IRWE, Subsidy, TWP, EPE, EXR, Extended Medicare, UWA, Averaging

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## Asset Development & Self-Employment

- PESS – Property Essential to Self-Support:
  - SI 01130.501 Essential Property Excluded Regardless of Value or Rate of Return
  - **“Property essential to self-support used in a trade or business is excluded from resources regardless of value or rate of return effective May 1, 1990”**

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## Discovering Personal Genius: *Turena's Reflexology*

- Works best independently
- Health Concerns regarding a day job
- New Age
- Health Conscious
- Self Starter
- Creative
- People Oriented



Griffin-Hammis Associates, LLC; Symington

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## Work Incentives & Self-Employment

- Self-Employment "Guidelines" (Generalizations)
  - SSI Only = Very good policies to operate a business within
  - SSI & SSDI = Due to SSI receipt along with SSDI = very good policies and mathematically excellent PASS's
  - SSDI Only – Complicated if goal is to retain SSDI check – which results if possible in a PASS and intentionally losing SSDI during the PASS to retain SSI that PASS caused

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## Prism Group, LLC

**Suzanne McKinley**



Suzanne McKinley started multiple businesses for other people prior to acquiring a severe disability. In midlife, she found herself on SSDI,

with two children, one divorce, and a ten-year-old Volvo. When she decided to try working, self-employment and business ownership seemed second nature for Suzanne.

Suzanne persisted, forming Prism Group, LLC, a business in Iowa with support staff and subcontractors that eventually exceeded \$100,000 in gross revenues.

In 2005 she produced the CD entitled "Pathways to Employment: Visualize Yourself into Your Ideal Job" which is available at Amazon.com.

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## Asset Development & Self-Employment

- PESS – Property Essential to Self-Support:
  - PESS is limited (only applies to) Unincorporated Businesses that generate Self-employment Income (SEI)
  - Forms of businesses that PESS applies to:
    - Sole Proprietorship & Partnerships
    - LLC - Limited Liability Company filing taxes as a Sole Proprietorship or Partnership

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## Asset Development & Self-Employment

- PESS – Property Essential to Self-Support:

PoppinJoes.com

VR: \$3,950  
Council: \$9,000  
PASS: \$12,286  
  
Total: \$25,236



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 Griffin-Hammis Associates, LLC		
<b>Asset Development &amp; Self-Employment</b>		
<b>Current Assets</b>		
Checking		29,941
Total Checking		29,941
<b>Equipment Assets</b>		
VR Purchased Equipment		3,950
DD Council Purchased Equipment		9,000
Pickup Truck & Trailer		20,568
Total Equipment		33,518
<b>Equipment Depreciation</b>		
VR Purchased Equipment		-3,950
DD Council Purchased Equipment		-5,400
Pickup Truck & Trailer		-12,340
Total Depreciation		-21,690
<b>TOTAL ASSETS</b>		<b>41,769</b>

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 Griffin-Hammis Associates, LLC		
<b>Asset Development &amp; Self-Employment</b>		
<b>Current Liabilities</b>		
\$20,568 Loan - 1 Year		3,900
Total Current Liabilities		3,900
<b>Long Term Liabilities</b>		
\$20,568 Loan Balance		4,328
Total Long Term Liabilities		4,328
<b>Total Liabilities</b>		<b>8,228</b>
<b>Equity</b>		
Opening Balance Equity		0
Paid In Capital: VR, DD Council & PASS		25,236
Owners Draw		-30,000
Net Income/Retained Earnings		38,305
<b>Total Equity</b>		<b>33,541</b>
<b>TOTAL LIABILITIES &amp; EQUITY</b>		<b>41,769</b>

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 Griffin-Hammis Associates, LLC		
<b>Self-Employment &amp; Micro-Enterprise</b>		
<b>Recommendations:</b> <ul style="list-style-type: none"> <li>1.) Directive to Mental Health Service Providers: <ul style="list-style-type: none"> <li>Provide Self Employment as an employment option</li> <li>Participate in Training and T/A</li> </ul> </li> <li>2.) Coordinate with SSA Work Incentives Planning &amp; Assistance (WIPA) Funded local outreach staff, and VR &amp; Medicaid, Food Stamps, Section 8 Housing</li> </ul>		

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Self-Employment & Micro-Enterprise

- Recommendations:**
  - 3.) NAMHPAC Sponsored Self Employment Efforts
    - Initial Demonstration & coordinated data and research
    - Followed by Systems Change Policies
  - 4.) Develop “Capital” (CASH) Loans
    - Guaranteed Employment & Self Employment Loans
    - VR Guarantee Principal Payments
    - Similar to Guaranteed Student Loans
    - Ticket to Work Long Term Payment Approach

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Self-Employment & Micro-Enterprise

- Recommendations:**
  - 5.) Develop a Social Capital Building Task Force
    - To review and apply existing Social Capital Building Tools
  - 6.) Create Baseline data for SE quickly and then a clear goal to increase less than 1% usage suspected by targeted increases to research verified 20 to 30% desired
    - Within Mental Health Existing Employment Services

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Work Incentives & Self-Employment



- Q & A
- Griffin-Hammis Associates, LLC
- <http://www.griffinhammis.com>

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